



Your local link to MU for ag extension and research information

<http://aqebb.missouri.edu/aqconnection>

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Is it covered? - Farm Liability Insurance

Farms and ranches have many types of risk. Insurance is a tool to help manage certain types of risk. In this instance risk refers to and is understood as the probability of an action resulting in a negative consequence. The insurance needs to cover the action that could potentially occur as well as the resulting negative consequence. The table below gives a brief overview of common types of farm insurance.

Common types of farm insurance

Type of Insurance	Actions covered	Consequences covered
Property Insurance	Accidents during the course of conducting business	Pays the insured for losses
General Liability Insurance	Accidents during the course of conducting business or on the premises	Pays the injured person (not the insured business) for losses
Workers Compensation	Accidents or occupational diseases affecting employees while on the job	Pays employee medical and rehabilitation expenses, provides a subsistence allowance to replace lost wages and compensates for permanent disability according to statutory guidelines

Various types of insurance cover different actions and consequences. These types of insurance are not mutually exclusive, and it is prudent to carry insurance for any area of risk.

General liability insurance covers the insured person or business when they are legally responsible for damages to others caused by the insured person's negligence. The insurance company providing the liability coverage pays the legal obligations for harm unintentionally caused to other people or property by the insured person or business.

General liability insurance often provides for legal defense costs when another person brings a lawsuit alleging harm against the insured person. The cost of defense

can include attorneys, discovery, trial preparation, and other costs. The policy will also typically indemnify, or compensate, the insured against the amount of any judgment obtained. General liability policies state specific coverages, exclusions and the maximum amount of the liability that will be covered while the policy is in force.

Certain activities may void a liability insurance claim including: 1) illegal activities committed intentionally or recklessly, 2) fraud, and 3) intentional damage. Liability insurance specifically covers accidents, defined as “unexpected events or circumstances without deliberate intent.” Also, misrepresenting or omitting facts on the application can cause loss of liability coverage.

Three requirements must be met when a claim is made on liability insurance.

Did something happen?

Did damage or injury result from what happened?

Is the policyholder legally liable for the damages?

Communication with your insurance agent is very important. The agent needs to understand each individual’s farming operation and the risks to be insured. Changes in farming operations should be shared with the insurance agent, such as changes in farms rented. Each insurance agent and company are slightly different so ask questions.

More details on farm liability insurance can be found in the MU guide G455 <https://extension.missouri.edu/publications/g455>

Source: *Mary Sobba, ag business specialist*



Northeast Missouri Bull Sale

The 51st Annual Northeast MO Performance Tested Bull Sale was held in Palmyra on March 25. The overall average on forty-seven bulls was \$4,211.



The high breed average was Angus at \$4,711. Other breed averages were SimAngus \$3,483 and Polled Hereford \$2,231.

High selling bulls in the sale were Angus consigned by Hudson Angus Farm, Jefferson City, \$7,600 and \$6,900 respectively, purchased by Spencer Creek

Farm, Frankford, and J.C. Carter and Son, LaPlata. Twelve other bulls sold for \$5,000 or higher.

Bulls offered in this sale met certain predetermined standards to be eligible for this sale. Bulls must be in the upper 50th percentile in two out of four EPD (Expected Progeny Difference) traits: CE or BW, WW, YW, or Milk, yearling height 49 in or above, weight at a year 1100 lbs. or above, semen tested and examined for breeding soundness and to be found satisfactory potential breeders. As well as meeting health requirements: tested and found negative for Brucellosis and BVD-PI, vaccinated against Leptospirosis, and must follow state requirements for trichomoniasis.

The annual meeting of the Northeast Missouri Beef Cattle Improvement Association (BCIA), which sponsors the bull sale, was held on April 6th at the Fiddlesticks in Hannibal with 94 members and guests attending. Several awards were presented at the banquet.

Plaques were presented to the owners of the high indexing bulls in the sale. Angus went to Tyler Haerr, Taylor, Simmental went to Beach Cattle Co, Leonard and Polled Hereford went to John & Brenda Schreck, Ewing.

Other awards presented: included Outstanding Seedstock Producer, John Shannon, Bowling Green; Outstanding Commercial Producer, Robert Baker, Greenfield, Ill. and Chuck Schirz, Greenfield, Ill.; and Outstanding Service to Al Dames, Palmyra.

The sale is a cooperative effort between the Northeast Missouri BCIA and University of Missouri Extension. For details on participating, contact your nearest Extension Livestock Specialist. The next sale will be March 30, 2024, at F & T Livestock Market, Palmyra.

Source: *Daniel Mallory, livestock specialist*



MU’s On-Farm Research: The MU Certified Strip Trial Program

A statewide effort that many of MU Extension field and state specialists are involved in is The MU Certified Strip Trial Program which is a grower-focused program designed to help Missouri farmers and crop advisors compare on-farm management decisions and practices in a low-cost, low-risk setting. MU Extension field and state specialists work with

producers across Missouri to implement field-scale, side-by-side comparisons of management practices on their farm.

All producers get a personalized summary report of results for their individual field trial as well as a summarization of like and identical trials from across the state of Missouri. All Missouri producers have access to summarized data that has been produced through the efforts of The MU Certified Strip Trial Program.

The MU strip trial team partners with a guiding farmer panel that aids in determining what trials are needed by the producer and what funding requests need to be made. The MU strip trial team also partners with MU Extension, the Missouri Soybean Merchandising Council, Missouri Corn Growers Association, and the Missouri Fertilizer Control Board.

Results from trials are summarized across multiple sites and years and provide Missouri farmers with access to impartial information to guide decisions and evaluate current and new management practices. Farmers can have trials designed and implemented on their farm outside of the standard offered trial options, as different areas of Missouri encounter unique issues related to their specific region that can arise over time, which creates a need for custom trials.

Some of the standard trial options include fall cover crop trials: cover crops ahead of corn, two-year cover crop management to maximize residue after soybeans, cover crop seeding rate ahead of corn and long-term cover crop comparison trials. Other standard trials include sulfur response in corn, soybean and wheat, potassium response in a corn-soybean rotation, nitrogen response in corn and forages, and R3 fungicide response in soybean.

It is very important for producers to inform MU Extension about their concerns regarding issues they are facing so the producer and MU Extension can work together to answer some of Missouri agriculture's most pressing issues. New troubles continue to arise for the agricultural producer, both within the state and far beyond its borders, which raise new questions that are sometimes best answered with large scale, on farm experiments. For example, tar spot control on corn is becoming of greater concern in the northeast region of Missouri, so emphasis is being placed on trial activities surrounding this newly encroaching disease. In working with the MU Strip Trial Program, producers gain access to world class scientists and data analysis

that helps determine what really does and does not make a difference on their farm.

Interested producers or anyone with agronomic concerns should contact your local MU Extension Office, and ask to speak with a Field Specialist that is a member of the Missouri MU Certified Strip Trial Team. Counties of other states that directly touch Missouri may be eligible to have trial work conducted by the strip trial team as well, on a limited case by case basis.

Source: [*Nick Wesslak, agronomy specialist*](#)



Garden Tips for May

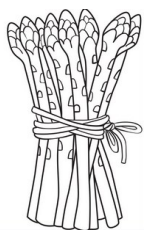
Ornamentals

- Fertilize azaleas after bloom. Use a formulation that has an acid reaction.
- Apples, crabapples and hawthorns susceptible to rust disease should have protective fungicidal sprays applied beginning when these trees bloom.
- Do not remove spring bulb foliage prematurely or next year's flower production will decline.
- Begin planting warm-season annuals.
- Plant summer bulbs such as caladiums, dahlias, cannas, and elephant ears.
- Scale crawlers are active now. Infested pines and euonymus should be treated at this time.
- Trees with a history of borer problems should receive their first spray now. Repeat twice at three-week intervals.
- Pinch back mums to promote bushy growth.



Vegetables

- Slugs will hide during the daytime beneath a board placed over damp ground. Check each morning and destroy any slugs that have gathered on the underside of the board.
- Growing lettuce under screening materials will slow bolting and extend harvests into hot weather.
- Place cutworm collars around young transplants. Collars are easily made from cardboard strips.
- Set out tomato, eggplant and pepper plants as soils warm.
- Keep asparagus harvested for continued spear production. Control asparagus beetles as needed.



- Control caterpillars on broccoli and cabbage plants by handpicking or use biological sprays
- Remove rhubarb seeds stalks as they appear.
- Plant sweet potatoes now.

Fruits

- Mulch blueberries with pine needles or sawdust.
- Do not spray fruits while in bloom. Refer to local Extension publications for fruit spray schedule.

May 29th



Missouri Tomato School

May 16th

8:15 a.m. to 5:30 p.m.

Attend in St. Louis or online via Zoom

Topics: ABC's of Plasticulture, Fertigation, & Irrigation, Basics of Tomato Management in Structures, Insect Pests, Tomato Grafting, Hydroponics, Diseases & Management, Herbicide Injury, Tomato Cultivars and many more topics

In addition, those who attend the school may choose to attend a farm tour in Central Missouri on May 18th.

Details and registration:

<https://extension.missouri.edu/events/2023-missouri-tomato-school>